



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Marcial et al.	:	
	:	Art Unit: 3627
Serial No.: 09/747,908	:	
	:	Examiner: James S. McClellan
Filed: December 22, 2000	:	
	:	
For: ACCOUNT RECONCILIATION	:	
METHODS AND SYSTEMS	:	
	:	

**AMENDMENT AFTER FINAL**

Commissioner for Patents  
P.O. Box 1450  
Arlington, VA 22313

Applicants respectfully request consideration and entry of the following amendment submitted in response to the Office Action dated June 1, 2004 and made final, and the Advisory Action dated November 10, 2004.